

REMARKS

Claims 21 and 47-91 are pending in this application. By this Amendment, Applicant has cancelled Claims 22-32, 34, 35, and 41-46, without prejudice, Applicant has amended independent Claim 21, and Applicant has added new Claims 47-91. Applicant has amended independent Claim 21 in order to more clearly distinguish the present invention, as defined by independent Claim 21, over the prior art. Applicant respectfully submits that the amendment to independent Claim 21 does not contain new matter. Applicant further respectfully submits that the newly added Claims 47-91 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 21 and 47-91, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 21-22, 24, 26-27, and 29-35 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer, et al., U.S. Patent No. 6,208,973 (Boyer) in view of Watson, The Doctor is in! (Watson). The Examiner also asserts that Claims 23 and 25 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Watson and further in view of Rosenfeld, et al., U.S. Patent No. 6,804,656 (Rosenfeld). The Examiner also asserts that Claim 28 is rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Watson and further in view of Sun, et al., U.S. Patent No. 6,273,856 (Sun). Lastly, the Examiner asserts that Claims 41-45 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Watson and further in view of DiRienzo, et al., U.S. Patent No. 6,076,066 (DiRienzo).

As noted above, Applicant has cancelled Claims 22-32, 34, 35, and 41-46, without prejudice, Applicant has amended independent Claim 21, and Applicant has added new Claims 47-91. Applicant has amended independent Claim 21 in order to more clearly distinguish the present invention, as defined by independent Claim 21, over the prior art. Applicant respectfully submits that the amendment to independent Claim 21 does not

contain new matter. Applicant further respectfully submits that the newly added Claims 47-91 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 21 and 47-91, is patentable over the prior art.

**IA. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 21, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same. Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the present invention, as defined by independent Claim 21.

Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, an apparatus, comprising: a receiver, wherein the receiver receives information regarding an

individual, wherein the information regarding an individual is transmitted from a first computer or from a first communication device, wherein the first computer or the first communication device is associated with or is used by a healthcare provider, wherein the information regarding an individual is transmitted via, on, or over, at least one of the Internet and the World Wide Web, wherein the information regarding an individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure, a database or a memory device, wherein the database or the memory device is associated with the receiver and is located at a location remote from the first computer or remote from the first communication device, wherein the database or the memory device stores information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, and further wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, includes a healthcare record or a healthcare history of, for, or associated with, each individual of a plurality of individuals, including a healthcare record or a healthcare history of, for, or associated with, the individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a

healthcare practice of, and an insurance accepted by, the healthcare provider, information for processing or for storing information regarding a healthcare diagnosis or a healthcare treatment, and information for submitting an insurance claim to a healthcare insurer or a healthcare payer associated with the individual, and a processing device, wherein the processing device processes the information regarding an individual, and further wherein the processing device processes information for at least one of storing the information regarding an individual in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual, and further wherein the processing device automatically generates an insurance claim in response to the storing of the information regarding an individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual, and further wherein the processing device transmits the insurance claim to the second computer or to the second communication

device, all of which features are specifically recited features of independent Claim 21.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited processing device which: 1) processes the recited information regarding an individual; 2) processes the recited information for at least one of storing the recited information regarding an individual in the recited database or the recited memory device and updating the recited healthcare record or the recited healthcare history of, for, or associated with, the individual; 3) automatically generates the recited insurance claim in response to the recited storing of the recited information regarding an individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited second computer or to the recited second communication device which is associated with the healthcare insurer or the healthcare payer associated with the individual; and 4) transmits the recited insurance claim to the recited second computer or to the recited second communication device.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited processing device which automatically generates the recited insurance claim in response to the recited storing of the recited information regarding an individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited second computer or to the recited second communication device which is associated with the healthcare insurer or the healthcare payer associated with the individual. Applicant further submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited processing device which transmits the recited insurance claim to the recited second computer or to the recited second communication device.

In view of the foregoing, Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, many of the specifically recited features of independent Claim 21 and, therefore, Applicant respectfully submits that Boyer, Watson,

Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art. Allowance of pending independent Claim 21 is, therefore, respectfully requested.

**IB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 47-90, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 47-90, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 47, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 47, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of



same. Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the present invention, as defined by independent Claim 47.

Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, a computer-implemented method, comprising: storing information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, in a database or a memory device, wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, includes a healthcare record or a healthcare history of, for, or associated with, each individual of the plurality of individuals, including a healthcare record or a healthcare history of, for, or associated with, an individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a healthcare practice of, and an insurance accepted by, a healthcare provider, information for processing or for storing information regarding a healthcare diagnosis or a healthcare treatment, and information for submitting an insurance claim to a healthcare insurer or a healthcare payer associated with the

individual, receiving information regarding the individual with a receiver, wherein the information regarding the individual is transmitted from a first computer or from a first communication device, wherein the first computer or the first communication device is associated with or is used by the healthcare provider, and further wherein the receiver is associated with the database or the memory device and is located at a location remote from the first computer or remote from the first communication device, wherein the information regarding the individual is transmitted to the receiver via, on, or over, at least one of the Internet and the World Wide Web, and further wherein the information regarding the individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure, at least one of storing the information regarding the individual in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual, generating an insurance claim, wherein the insurance claim is automatically generated by a processing device in response to the storing of the information regarding the individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or

is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual, and transmitting the insurance claim to the second computer or to the second communication device, all of which features are specifically recited features of independent Claim 47.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest: 1) the recited at least one of storing the recited information regarding the individual in the recited database or the recited memory device and updating the recited healthcare record or the recited healthcare history of, for, or associated with, the individual; 2) generating the recited insurance claim which is automatically generated by the recited processing device in response to the recited storing of the recited information regarding the individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited

second computer or to the recited second communication device, wherein the recited second computer or the recited second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual; and 3) transmitting the recited insurance claim to the recited second computer or to the recited second communication device.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, generating the recited insurance claim which is automatically generated by the recited processing device in response to the recited storing of the recited information regarding the individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited second computer or to the recited second communication device, wherein the recited second computer or the recited second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual. Applicant further submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest,

transmitting the recited insurance claim to the recited second computer or to the recited second communication device.

In view of the foregoing, Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, many of the specifically recited features of independent Claim 47 and, therefore, Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 47.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 47, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 47, is patentable over the prior art. Applicant further respectfully submits that Claims 48-90, which claims depend either directly or indirectly from independent Claim 47, so as to include all of the limitations of independent Claim 47, are also patentable as said Claims 48-90 depend from allowable subject matter. In particular, Applicant respectfully submits that Boyer, Watson,

Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 47, and, therefore, Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the features of each of dependent Claims 48-90. Allowance of pending Claims 47-90 is, therefore, respectfully requested.

**IC. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 91, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same. Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the present invention, as defined by independent Claim 91.

Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, a computer-implemented method,

comprising: storing information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, in a database or a memory device, wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, includes a healthcare record or a healthcare history of, for, or associated with, each individual of the plurality of individuals, including a healthcare record or a healthcare history of, for, or associated with, an individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a healthcare practice of, and an insurance accepted by, a healthcare provider, information for processing or for storing information regarding a healthcare diagnosis or a healthcare treatment, and information for submitting an insurance claim to a healthcare insurer or a healthcare payer associated with the individual, receiving information regarding the individual with a receiver, wherein the information regarding the individual is transmitted from a first computer or from a first communication device, wherein the first computer or the first communication device is associated with or is used by the healthcare provider, and further wherein the receiver is associated with the database or the memory device and is located at a location remote from the first computer or remote from the first communication device, and

further wherein the information regarding the individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure, at least one of storing the information regarding the individual in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual, generating an insurance claim, wherein the insurance claim is automatically generated by a processing device in response to the storing of the information regarding the individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual, and transmitting the insurance claim to the second computer or to the second communication device, all of which features are specifically recited features of independent Claim 91.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or



suggest: 1) the recited at least one of storing the recited information regarding the individual in the recited database or the recited memory device and updating the recited healthcare record or the recited healthcare history of, for, or associated with, the individual; 2) generating the recited insurance claim which is automatically generated by the recited processing device in response to the recited storing of the recited information regarding the individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited second computer or to the recited second communication device, wherein the recited second computer or the recited second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual; and 3) transmitting the recited insurance claim to the recited second computer or to the recited second communication device.

Applicant submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, generating the recited insurance claim which is automatically generated by the recited processing device in

response to the recited storing of the recited information regarding the individual in the recited database or the recited memory device or the recited updating of the recited healthcare record or the recited healthcare history of, for, or associated with, the individual, wherein the recited insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to the recited second computer or to the recited second communication device, wherein the recited second computer or the recited second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual. Applicant further submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, transmitting the recited insurance claim to the recited second computer or to the recited second communication device.

In view of the foregoing, Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, many of the specifically recited features of independent Claim 91 and, therefore, Applicant respectfully submits that Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 91.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over Boyer, Watson, Rosenfeld, Sun, DiRienzo, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over the prior art. Allowance of pending independent Claim 91 is, therefore, respectfully requested.

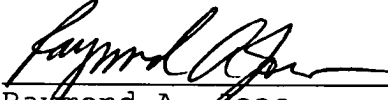
## **II. CONCLUSION:**

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 21 and 47-91 is respectfully requested.

Applicant submits herewith a Credit Card Payment Form for \$650.00 for payment for twenty six (26) additional claims. Applicant also submits herewith a Fee Transmittal Sheet (in duplicate) for the payment for the twenty six (26) additional claims.

A Statement Of The Substance Of The Examiner Interview  
which took place on February 25, 2008 is also submitted herewith.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

Encls.: - Abstract of the Disclosure  
- Credit Card Payment Form for \$650.00 for payment  
for twenty six (26) additional claims  
- Fee Transmittal Sheet (in duplicate) for the  
payment for the twenty six (26) additional claims  
- Statement Of The Substance Of The Examiner Interview  
which took place on February 25, 2008  
- Return Receipt Postcard

March 10, 2008

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